

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Misty Wilks # 196327 WilksLaw 3818 Crenshaw Blvd. #445 Los Angeles, CA 90008 323.540.4633 877.264.8779(f) misty@wilkslawoffice.com	FOR COURT USE ONLY
<input type="checkbox"/> Individual appearing without attorney <input checked="" type="checkbox"/> Attorney for: RENA MOUTON	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION	
In re: RENA MOUTON	CASE NO.: 2:20-bk-11061-SK CHAPTER 13
Debtor(s).	MOTION UNDER LBR 3015-1(n) AND (w) TO MODIFY PLAN OR SUSPEND PLAN PAYMENTS
Debtor(s).	[No Hearing Required]

1. The Debtor hereby moves this court to modify the confirmed Chapter 13 Plan or suspend plan payments, as set forth in detail below.
2. The purpose of this motion is to (**check all that apply**):
 Cure the delinquency.
 Address the expiration of the plan.
 Cure the infeasibility of the plan.
 Modify the amount of the plan payment, the length of the plan and/or the percentage to be paid to unsecured creditors because of a change in financial circumstances.
3. Terms of original confirmed Chapter 13 Plan:
The Order Confirming Plan was entered on 05/04/2020.
Plan payment amount(s): \$ 975.00 per month.
Length of plan: 60 months.
Percentage paid to Class 5 general unsecured creditors: 1.000 %.

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

4. There have been 0 previous modification or suspension orders.
Plan payments have been suspended for 0 months and/or the plan has been extended for 0 months.
5. Current plan terms (**complete this section if the confirmed chapter 13 plan has been subject to a previous modification or suspension order**):
Plan payment amount(s): \$ _____ per month.
Length of plan: _____ months.
Percentage paid to Class 5 general unsecured creditors: _____ %.
6. Proposed modification:
 Suspend (indicate number of plan payments) 3 plan payments.
 Extend the term by (indicate number of months) _____ month(s).
 Reduce the term by (indicate number of months) _____ month(s).
 Increase the plan payment from \$ _____ to \$ _____
from (date) _____ to (date) _____.
 Reduce the plan payment from \$ _____ to \$ _____
from (date) _____ to (date) _____.
7. Since the Order Confirming Plan or the last modification or suspension order was entered, the debtor's circumstances have changed in the following respect:
Debtor had significant loss of income during Covid and loss the anticipated support of joint tenant b/c of his incarceration. Subsequently Debtor missed several mortgage payments and had to stipulate to pay nearly \$500 extra until June 2023. Debtor is struggling to make her plan payment, mortgage and extra payment. Joint tenant retained a real estate agent to sell the subject property. If the Court approves the coming Motion to Sale and the sale is successful - all lien holders would be expected to be paid in full before the suspension expires. In the unlikely event that the house is not sold, Debtor's income has returned to pre-Covid numbers & she will be able to continue making her regular mortgage payment and plan payments after she has a few months to finish paying the extra arrearage and catch up.
File and serve amended schedules I and J (if appropriate) and supporting documentation concerning the basis for this motion including, but not limited to, proof of income.
8. If this motion is granted, the last plan payment due would be payable 63 months after the first plan payment was due. **Although Debtor expects to pay the secured lender in full before the suspension expires.
9. If this motion is granted:
a. There will be no change in the percentage paid to Class 5 general unsecured creditors,
OR
b. The percentage paid to Class 5 general unsecured creditors will change from _____ % to _____ %.

Date: 11/03/2022

Misty Wilks

Attorney for Debtor

I declare under penalty of perjury that the following is true and correct.

Date: 11-3-22


Lena Mouton
Debtor

Date: _____

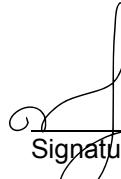
Joint Debtor

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

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<input checked="" type="checkbox"/> Attorney for: Rena Mouton	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION	
In re: RENA MOUTON	CASE NO.: 2:20-bk-11061-SK CHAPTER: 13
Debtor(s).	NOTICE OF MOTION UNDER LBR 3015-1(n) AND (w) TO MODIFY PLAN OR SUSPEND PLAN PAYMENTS
	[No hearing required unless requested under LBR 3015-1(w)]

1. NOTICE IS GIVEN that the Debtor in the above-captioned case will move this court for an order granting the relief sought in the attached motion. The motion is based upon the grounds set forth in the motion. The motion is made pursuant to LBR 3015-1(n) and (w), which provide that this motion may be granted without a hearing.
2. **Deadline for Opposition Papers and Request for a Hearing:** Any party objecting to the attached motion must file with the court and serve on the Debtor and the chapter 13 trustee a written objection and request for a hearing on the motion. If you fail to file a written objection within 21 days of the date of service of this notice, plus 3 additional days if you were served by mail or pursuant to F.R.Civ.P. 5(b)(2)(D) or (F), the court may treat such failure as a waiver of your right to oppose the motion and may grant the motion.

Date: 11/7/2022



Signature of Debtor or attorney for Debtor

Misty Wilks

Printed name of Debtor or attorney for Debtor

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

****and NOTICE OF MOTION UNDER LBR 3015-1(n) AND (w) TO MODIFY PLAN OR SUSPEND PLAN PAYMENTS**

A true and correct copy of the foregoing document entitled: **MOTION UNDER LBR 3015-1(n) AND (w) TO MODIFY PLAN OR SUSPEND PLAN PAYMENTS** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 11/7/2022, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Kathy A Dockery (TR) - EFiling@LATrustee.com; United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov
Dane W Exnowski, Interested Party dane.exnowski@mccalla.com, bk.ca@mccalla.com,mccallaecf@ecf.courtdrive.com
Merdaud Jafarnia Interested Party NEF bknotice@mccarthyholthus.com, mjafarnia@ecf.inforuptcy.com
Lemuel Bryant Jaquez on behalf of Creditor Brighthouse Life Ins Co bknotifications@ghidottiburger.com, gbadmin@ecf.courtdrive.com
Nancy L Lee on behalf of Creditor MTGLQ Investors, LP bknotice@mccarthyholthus.com, nlee@ecf.courtdrive.com
Erica T Loftis Pacheco on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust bknotifications@ghidottiburger.com
Kirsten Martinez on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-9CB, Mortgage Pass-Through Certificates, Series 2005-9CB Kirsten.Martinez@bonialpc.com, Notices.Bonial@ecf.courtdrive.com
Kathy Watson Interested Party BKNotices@snservicing.com, BKNotices@snservicing.com

Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) _____, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

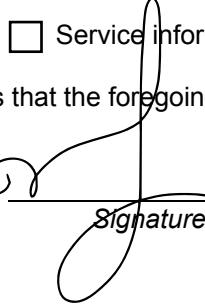
I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

11/07/2022

Misty D. Wilks

Date

Printed Name


Signature